

DISPUTES RESOLUTION PROCEDURE - SUMMARY

CCC Financial Solutions Group (hereon referred to as CCC) aim to have customer complaints resolved fairly and swiftly through direct engagement with our internal dispute resolution – or IDR - process.

Our staff will acknowledge a customer's right to make a complaint and encourage feedback as a way to improve the quality of our products, services and processes. CCC is committed to addressing each complaint in an equitable and unbiased manner.

Our staff will treat all customers in a respectful and courteous manner. This is also expected of our customers.

A complaint includes any expression of dissatisfaction made to or about an organisation relating to its products, services, staff or handling of a complaint where a response is explicitly or implicitly expected. Each complaint will be investigated thoroughly with the aim of providing the customer with a fair resolution.

Complaints may be submitted in the format that is most comfortable and appropriate for the customer, including by telephone, email, letter or on our website at www.cccfinancial.com.au. All complaints may be submitted free of charge.

To submit a complaint please ask to speak to our complaints team or visit our website for other lodgement options.

CCC will acknowledge a complaint within one business day of receipt and outline the IDR process. Our dedicated complaints team will inform customers of complaint progress and will aim to provide any requested information or documents within timeframes specified in ASIC Regulatory Guide 271. If we are unable to source information within the required time, the customer will be notified.

A final IDR response will be provided in writing when the complaint is resolved. This will include the outcome of the complaint, reasons for the decision and the customer's right to escalate the matter.

If you are not satisfied with CCC's IDR response, you are able to contact the Australian Financial Complaints Authority, on 1800 931 678. This is a free and independent external dispute resolution scheme. If your complaint is in relation to a utilities account, you may contact the relevant Energy Ombudsman in your State or Territory.

For more information about our Disputes Resolution Procedure, please visit our website at www.cccfinancial.com.au.